

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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JDSJC682 U.S. PTO  
09/542676  
04/03/00

In re Application of:	Jay S. WALKER, et al.	)	Customer No.:	22927
For:	METHOD AND DEVICE FOR GENERATING A SINGLE-USE FINANCIAL ACCOUNT NUMBER	)	Examiner:	D. Smith (Anticipated)
Serial No.:	Not yet assigned	)	Group Art Unit:	2764 (Anticipated)
Filing Date:	April 3, 2000	)	Docket No.:	96-059-1

Assistant Commissioner for Patents  
Washington, DC 20231

**INFORMATION DISCLOSURE STATEMENT**

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed below and on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider these items and to independently ascertain their teaching.

1. [ ] Any copy of the items listed above and on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [ ] Continuation, [ ] Divisional or [ ] Continuation in part application filed under 37 C.F.R. §§ 1.53 or 1.60, U.S. Serial No. \_\_\_\_\_, filed \_\_\_\_\_.
2. [ ] For each of the following items listed above and on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): \_\_\_\_\_.
3. [ ] For each of the following items listed above and on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): \_\_\_\_\_.
4. [ ] In addition to the citations listed above, applicants respectfully direct the Examiner's attention to the following U.S. patent applications, which are commonly assigned to the assignee of the instant application, and which may be deemed pertinent to the instant application:

<u>Serial No.</u>	<u>Inventors</u>	<u>Filing Date</u>	<u>Group Art Unit</u>	<u>Examiner's Init.</u>
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The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application.

5. [X] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
  - [X] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
  - [ ] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.
  - [ ] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.
6. [ ] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 5 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action),

and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below.

7. [ ] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 5 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 11 below.

8. [ ] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:

- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below; and
- b. this document is to be considered as a petition requesting consideration of the information disclosure statement.
- c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 11 below.

9. [ ] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

[ ] 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;

[ ] 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.

[ ] The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 11 below.

10. [ ] I hereby certify:

[ ] that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.

[ ] that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

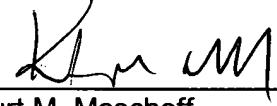
11. [ ] Please accept payment of the fees due as indicated below:

- [ ] A check in the amount of \$240.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).
- [ ] The Commissioner is hereby authorized to charge \$240.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p). A duplicate copy of this sheet is attached for such purpose
- [ ] A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).
- [ ] The Commissioner is authorized to charge \$130.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(i)(1). A duplicate copy of this sheet is attached.

12. [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached:

Respectfully submitted,

April 3, 2000  
Date

  
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- A. U. S. Patent No. 3,376,661 entitled "MULTIPLE COMPANY CREDIT CARD", issued to Hulett on April 9, 1968.
- B. U. S. Patent No. 4,023,012 entitled "SYSTEM FOR VERIFYING THE USER OF A CARD", issued to Ano et al. on May 10, 1977.
- C. U. S. Patent No. 4,048,475 entitled "APPARATUS FOR CHECKING THE USER OF A CARD IN CARD-ACTUATED MACHINES", issued to Yoshida on September 13, 1977.
- D. U. S. Patent No. 4,395,628 entitled "ACCESS SECURITY CONTROL", issued to Silverman et al. on July 26, 1983.
- E. U. S. Patent No. 4,599,509 entitled "ACCESS SECURITY CONTROL", issued to Silverman et al. on July 8, 1986.
- F. U. S. Patent No. 4,667,087 entitled "SECURE CREDIT CARD", issued to Quintana on May 19, 1987.
- G. U. S. Patent No. 5,231,666 entitled "CRYPTOGRAPHIC METHOD FOR UPDATING FINANCIAL RECORDS", issued to Matyas on July 27, 1993.
- H. U. S. Patent No. 5,311,594 entitled "FRAUD PROTECTION FOR CARD TRANSACTIONS", issued to Penzias on May 10, 1994.
- I. U. S. Patent No. 5,317,636 entitled "METHOD AND APPARATUS FOR SECURING CREDIT CARD TRANSACTIONS", issued to Vizcaino on May 31, 1994.
- J. U. S. Patent No. 5,361,062 entitled "PERSONAL SECURITY SYSTEM", issued to Weiss et al. on November 1, 1994.
- K. U. S. Patent No. 5,457,747 entitled "ANTI-FRAUD VERIFICATION SYSTEM USING A DATA CARD", issued to Drexler et al. on October 10, 1995
- L. Chaum, "Prepaid Smart Card Techniques: A Brief Introduction and Comparison", [www.digicash.com/news/archive/cardcom.html](http://www.digicash.com/news/archive/cardcom.html), Download Date: March 10, 1998.
- M. "Announcing the Beginning of the New Industry of PerFeCT (Personal Encrypted Remote Financial Electronic Card Transactions)", [www.hpos.com](http://www.hpos.com), Download Date: March 10, 1998.
- N. U. S. Patent No. 5,485,510 entitled "SECURE CREDIT/DEBIT CARD AUTHORIZATION", issued to Colbert on January 16, 1996.
- O. U. S. Patent No. 5,485,519 entitled "ENHANCED SECURITY FOR A SECURE TOKEN CODE", issued to Weiss on January 16, 1996.

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- P. U. S. Patent No. 5,509,070 entitled "METHOD FOR ENCOURAGING PURCHASE OF EXECUTABLE AND NON-EXECUTABLE SOFTWARE", issued to Schull on April 16, 1996.
- Q. U. S. Patent No. 5,559,313 entitled "CATEGORIZATION OF PURCHASED ITEMS FOR EACH TRANSACTION BY A SMART CARD", issued to Claus et al. on September 24, 1996.
- R. U. S. Patent No. 5,585,787 entitled "PROGRAMMABLE CREDIT CARD", issued to Wallerstein on December 1, 1996.
- S. U. S. Patent No. 5,590,038 entitled "UNIVERSAL ELECTRONIC TRASACTION CARD INCLUDING RECEIPT STORAGE AND SYSTEM AND METHODS OF CONDUCTING ELECTRONIC TRANSACTIONS", issued to Pitroda on December 31, 1996.
- T. U. S. Patent No. 5,649,118 entitled "SMART CARD WITH MULTIPLE CHARGE ACCOUNTS AND PRODUCT ITEM TABLES DESIGNATING THE ACCOUNT TO DEBIT", issued to Carlisle et al. on July 15, 1997.
- U. U. S. Patent No. 5,748,737 entitled "MULTIMEDIA ELECTRONIC WALLET WITH GENERIC CARD", issued to Daggar on May 5, 1998.
- V. U. S. Patent No. 5,754,653 entitled "CODING FORMULA FOR VERIFYING CHECKS AND CREDIT CARDS", issued to Canfield on May 19, 1998.
- W. U. S. Patent No. 5,799,285 entitled "SECURE SYSTEM FOR ELECTRONIC SELLING", issued to Klingman on August 25, 1998.



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**CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)**Applicant(s): **WALKER et al.**

Docket No.

**96-059-1**

Serial No.

**Not yet assigned**

Filing Date

**April 3, 2000**

Examiner

**D. Smith (Anticipated)**

Group Art Unit

**2764 (Anticipated)**

Invention:

**METHOD AND DEVICE FOR GENERATING A SINGLE-USE FINANCIAL ACCOUNT NUMBER**

I hereby certify that this **Patent Application, Information Disclosure Statement, and PTO Form 1449**  
(Identify type of correspondence)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under  
37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on  
**April 3, 2000**

*(Date)*

**Jill Doherty**

*(Typed or Printed Name of Person Mailing Correspondence)*

*Jill Doherty*  
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